

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <b>James S. Cook</b>             | Social Security number or ITIN | <b>xxx-xx-1505</b> |
|  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| Debtor 2   | <b>Kathleen J. Cook</b>          | Social Security number or ITIN | <b>xxx-xx-0093</b> |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                                  |                                |                    |
| Case number: <b>13-25224-CMB</b>                                       |                                  |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James S. Cook

Kathleen J. Cook

6/6/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 James S. Cook  
 Kathleen J. Cook  
 Debtors

Case No. 13-25224-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Jun 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2017.

db/jdb  
 cr  
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 13766944  
 13840140  
 13766948  
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 13768486  
 13766951  
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 13766958  
 13781752  
 13848856

+James S. Cook, Kathleen J. Cook, 906 Orchard Park Drive, Gibsonia, PA 15044-9213  
 Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 +AES, 1200 N 7th St, Harrisburg, PA 17102-1419  
 +Equitable Gas Company, LLC, c/o Judith Gawlowski, 225 North Shore Drive, 2nd Floor, Pittsburgh, PA 15212-5860  
 +First National Bank, Attention:FNN Legal Dept, 1620 Dodge St. Stop Code: 3290, Omaha, NE 68197-0003  
 First National Bank of Omaha, PO Box 3696, Omaha, NE 68103-0696  
 +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002  
 Jeffery G. Cook, 134 Poland Hill Road, Tionesta, PA 16353  
 Milstead & Associates, Woodland Falls Corporate Park, 220 Lakedrive East, 301, Cherry Hill, NJ 08002  
 +Pnc Bank, Attn: Bankruptcy, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 +Select Portfolio Servicing, Inc., PO Box 551170, Jacksonville, FL 32255-1170  
 +Social Security Administration, District Office, 921 Penn Avenue, Pittsburgh, PA 15222-3887  
 Social Security Administration, Re: xxx-xx3910, 999 Penn Avenue, Birmingham, AL 35201  
 +TD Auto Finance LLC, c/o Schiller & Knapp LLP, 950 New Loudon Rd, Suite 109, Latham, NY 12110-2100  
 +The Bank of New York Mellon, c/o Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84115-4412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 07 2017 00:49:11 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 13772895 EDI: GMACFS.COM Jun 07 2017 00:48:00 Ally Bank serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004  
 13766945 +EDI: GMACFS.COM Jun 07 2017 00:48:00 Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004  
 13766946 +EDI: CAPITALONE.COM Jun 07 2017 00:48:00 Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285  
 13832080 EDI: BL-BECKET.COM Jun 07 2017 00:48:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13842711 EDI: RECOVERYCORP.COM Jun 07 2017 00:48:00 Capital Recovery V, LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13766947 +EDI: CHRYSLER.COM Jun 07 2017 00:48:00 Chrysler Financial/TD Auto Finance, Attn: Bankruptcy Dept, Po Box 551080, Jacksonville, FL 32255-1080  
 13844259 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jun 07 2017 00:49:27 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1908  
 13766950 +EDI: RMSC.COM Jun 07 2017 00:48:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 13766953 +EDI: CBSKOHL.S.COM Jun 07 2017 00:48:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 13830578 EDI: MERRICKBANK.COM Jun 07 2017 00:48:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 13766954 +EDI: MERRICKBANK.COM Jun 07 2017 00:48:00 Merrick Bk, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001  
 13811365 EDI: PRA.COM Jun 07 2017 00:48:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13766960 +EDI: CHRYSLER.COM Jun 07 2017 00:48:00 TD Auto Finance LLC, PO Box 9223, Farmington, MI 48333-9223  
 13871517 +E-mail/Text: philadelphia.bnc@ssa.gov Jun 07 2017 00:49:22 UNITED STATES OF AMERICA FOR SSA, 300 Spring Garden Street, 6th Floor East, Philadelphia, PA 19123-2932

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Select Portfolio Servicing, Inc. as servicing agen  
 cr TD Auto Finance LLC  
 cr The Bank of New York Mellon, f/k/a The Bank of New  
 13874289\* +UNITED STATES OF AMERICA FOR SSA, 300 Spring Garden Street, 6th Floor East, Philadelphia, PA 19123-2932  
 13766952 ##+Jeffery G. Cook, 115 High Street, Pittsburgh, PA 15223-1930

TOTALS: 3, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: culy  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Jun 06, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 08, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2017 at the address(es) listed below:

Bryan P. Keenan on behalf of Joint Debtor Kathleen J. Cook keenan662@gmail.com,  
melindap662@gmail.com  
Bryan P. Keenan on behalf of Debtor James S. Cook keenan662@gmail.com, melindap662@gmail.com  
James Warmbrodt on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New  
York, as trustee for the holders of the EQCC Asset Backed Certificates, Series 2001-1F  
bkgroup@kmlawgroup.com  
Martin A. Mooney on behalf of Creditor TD Auto Finance LLC tshariff@schillerknapp.com,  
ahight@schillerknapp.com  
Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing, Inc. as servicing  
agent for The Bank of New York Mellon, f/k/a The Bank of New York, as trustee for the holders of  
the EQCC Asset Backed Certificates, Series 2001-1F mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court  
rive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpggh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpggh.com

TOTAL: 9